

IN THE CLAIMS:

The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1-58. (Cancelled).

59. (Currently Amended) A computer-implemented method for facilitating a transaction account approval, the method comprising the steps of:

receiving an access code;

determining, based on the access code, whether an accessing party is a pre-existing customer or a prospective customer;

determining, if the accessing party is a pre-existing customer, whether at least one pre-approved offer ~~exists~~customized for the pre-existing customer exists; and

determining, if the accessing party is a prospective customer, the validity of the access code, and if the access code is valid, associating the access code with at least one of a customer profile and a pre-approved offer customized based on the customer profile.

60. (Previously Presented) The method of Claim 59, wherein the accessing party is a pre-existing customer and wherein the step of determining whether at least one pre-approved offer exists for the pre-existing customer further comprises matching the access code to a pre-existing customer profile in a pre-existing customer database.

61. (Previously Presented) The method of Claim 60, wherein the pre-approved offer is associated with the pre-existing customer profile.

62. (Previously Presented) The method of Claim 60, further comprising the step of providing the pre-approved offer in an application for a transaction account.

63. (Previously Presented) The method of Claim 62, further comprising the step of providing the pre-existing customer profile in the form of a plurality of modifiable entry fields.

64. (Previously Presented) The method of Claim 63, further comprising the step of validating the pre-existing customer profile.

65. (Previously Presented) The method of Claim 64, further comprising the step of approving the application for the transaction account, wherein the approving step is performed in real-time and wherein the transaction account is associated with a transaction account information.

66. (Previously Presented) The method of Claim 65, further comprising the step of providing the transaction account information.

67. (Previously Presented) The method of Claim 63, wherein at least one of the plurality of the modifiable entry fields is modified.

68. (Canceled).

69. (Previously Presented) The method of Claim 60, wherein the step of determining whether at least one pre-approved offer exists for the pre-existing customer further comprises matching the access code to a pre-approval code.

70. (Previously Presented) The method of Claim 69, further comprising the step of providing the pre-approved offer in an application for a transaction account.

71. (Previously Presented) The method of Claim 70, further comprising the step of providing the pre-existing customer profile in the form of a plurality of modifiable entry fields.

72. (Previously Presented) The method of Claim 71, further comprising the step of validating the pre-existing customer profile.

73. (Previously Presented) The method of Claim 72, further comprising the step of approving the application for the transaction account, wherein the approving step is performed in real-time and wherein the transaction account is associated with a transaction account information.

74. (Previously Presented) The method of Claim 73, further comprising the step of providing the transaction account information.

75. (Previously Presented) The method of Claim 71, wherein at least one of the plurality of the modifiable entry fields is modified.

76. (Canceled).

77. (Previously Presented) The method of Claim 59, wherein the accessing party is a prospective customer, wherein the method further comprising the step of providing the customer profile in an application for a transaction account, and wherein the customer profile is in the form of a plurality of modifiable entry fields.

78. (Previously Presented) The method of Claim 77, further comprising the step of validating the customer profile.

79. (Previously Presented) The method of Claim 78, further comprising the step of approving the application for the transaction account, wherein the approving step is performed in real-time and wherein the transaction account is associated with a transaction account information.

80. (Previously Presented) The method of Claim 79, further comprising the step of providing the transaction account information.

81. (Previously Presented) The method of Claim 77, wherein at least one of the plurality of the modifiable entry fields is modified.

82. (Canceled).

83. (Currently Amended) A system for facilitating a transaction account approval, the system comprising:

a transaction account provider server;

a customer interface in communication with the transaction account provider server, the customer interface configured to receive an access code and provide the access code to the transaction account provider server; and

a customer database in communication with the transaction account provider server, the customer database being configured to store at least one of customer profiles, pre-existing customer profiles, pre-approved offers, and pre-approval codes,

wherein the transaction account provider server is configured to:

receive the access code,

determine, based on the access code, whether an accessing party is a pre-existing customer or a prospective customer;

determine, if the accessing party is a pre-existing customer, whether at least one pre-approved offer ~~exists~~customized for the pre-existing customer ~~exists~~; and

determine, if the accessing party is a prospective customer, the validity of the access code, and if the access code is valid, associate the access code with at least one of a customer profile and a pre-approved offer customized based on the customer profile.

84. (Previously Presented) The system of Claim 83, wherein the accessing party is a pre-existing customer and wherein the transaction account provider server is further configured to match the access code to at least one pre-existing customer profile.

85. (Previously Presented) The system of Claim 84, wherein the transaction account provider server is further configured to associate the pre-approved offer with the pre-existing customer profile.

86. (Previously Presented) The system of Claim 84, wherein the transaction account provider server is further configured to provide the pre-approved offer in an application for a transaction account.

87. (Previously Presented) The system of Claim 86, wherein the transaction account provider server is further configured to provide the pre-existing customer profile in the form of a plurality of modifiable entry fields.

88. (Previously Presented) The system of Claim 87, wherein the transaction account provider server is further configured to validate the pre-existing customer profile.

89. (Previously Presented) The system of Claim 88, wherein the transaction account provider server is further configured to:

approve the application for the transaction account in real-time; and
associate the transaction account with a transaction account information.

90. (Previously Presented) The system of Claim 89, wherein the transaction account provider server is further configured to provide the transaction account information.

91. (Previously Presented) The system of Claim 87, wherein at least one of the plurality of the modifiable entry fields is modified.

92. (Canceled).

93. (Previously Presented) The system of Claim 84, wherein the transaction account provider server is further configured to match the access code to at least one pre-approval code.

94. (Previously Presented) The system of Claim 93, wherein the transaction account provider server is further configured to provide the pre-approved offer in an application for a transaction account.

95. (Previously Presented) The system of Claim 94, wherein the transaction account provider server is further configured to provide the pre-existing customer profile in the form of a plurality of modifiable entry fields.

96. (Previously Presented) The system of Claim 95, wherein the transaction account provider server is further configured to validate the pre-existing customer profile.

97. (Previously Presented) The system of Claim 96, wherein the transaction account provider server is further configured to:

approve the application for the transaction account in real time; and
associate the transaction account with a transaction account information.

98. (Previously Presented) The system of Claim 97, wherein the transaction account provider server is further configured to provide the transaction account information.

99. (Previously Presented) The system of Claim 95, wherein at least one of the plurality of the modifiable entry fields is modified.

100. (Previously Presented) The system of Claim 99, wherein the transaction account provider server is further configured to:

process the application for the transaction account under normal processing procedures; and

provide a message informing that the application for the transaction account is processed under normal processing procedures.

101. (Previously Presented) The system of Claim 83, wherein the accessing party is a prospective customer, wherein the transaction account provider server is further configured to provide the customer profile in an application for a transaction account, and wherein the customer profile is in the form of a plurality of modifiable entry fields.

102. (Previously Presented) The system of Claim 101, wherein the transaction account provider server is further configured to validate the customer profile.

103. (Previously Presented) The system of Claim 102, wherein the transaction account provider server is further configured to:

approve the application for the transaction account in real-time; and
associate the transaction account with a transaction account information.

104. (Previously Presented) The system of Claim 103, wherein the transaction account provider server is further configured to provide the transaction account information.

105. (Previously Presented) The system of Claim 101, wherein at least one of the plurality of the modifiable entry fields is modified.

106. (Canceled).